

**Information to identify the case:**

Debtor 1	<u>Sheila Moylan</u>	Social Security number or ITIN	xxx-xx-1447
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-22579-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sheila Moylan

6/9/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sheila Moylan  
DebtorCase No. 19-22579-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 41

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db +Sheila Moylan, 245 4th St, Ridgefield Park, NJ 07660-1011  
r +Jacqueline Scura, Weichert Realtors, 1625 Route 10 East, Morris Plains, NJ 07950-2933  
518320310 Bank Of America, PO Box 15796, Wilmington, DE 19886-5796  
518385868 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518320314 Brookdale Senior Living Solutions, PO Box 203075, Dallas, TX 75320-3075  
518320317 Cardworks/spruce/viewt, 2900 North Loop W, Houston, TX 77092-8841  
518320321 Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, PO Box 6407,  
Sioux Falls, SD 57117-6407  
518320322 Edward Moylan Jr., 12 Knotwood Ln, Homosassa, FL 34446-3568  
518363569 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
518320326 Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
518320334 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,  
PO Box 245, Trenton, NJ 08695-0245)  
518320331 Shell/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
518320332 Slate Collection Service, Inc, 2509 S Stoughton Rd, Madison, WI 53716-3314  
518320333 Specialized Loan Servicing, 8742 Lucent Blvd Ste 300, Littleton, CO 80129-2386  
518437023 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
518320335 Sunoco/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
518320336 Thom - Genesis Retail, PO Box 4499, Beaverton, OR 97076-4499  
518320337 Twp of Parsippany-Troy Hills, 1001 Parsippany Blvd, Parsippany, NJ 07054-1277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2020 23:40:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 09 2020 23:40:53 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518320312 EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bank of America, Attn: Bankruptcy, PO Box 982238,  
El Paso, TX 79998-2238  
518320313 EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bank of America, PO Box 982238,  
El Paso, TX 79998-2238  
518320311 EDI: BANKAMER.COM Jun 10 2020 03:23:00 Bank of America, 4909 Savarese Cir,  
Tampa, FL 33634-2413  
518320315 EDI: CAPITALONE.COM Jun 10 2020 03:23:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
518404347 +EDI: AIS.COM Jun 10 2020 03:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518320316 EDI: CAPITALONE.COM Jun 10 2020 03:23:00 Capital One Bank USA N, PO Box 30281,  
Salt Lake City, UT 84130-0281  
518411167 EDI: BL-BECKET.COM Jun 10 2020 03:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
518320318 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 09 2020 23:43:47  
Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016  
518439067 +EDI: CITICORP.COM Jun 10 2020 03:23:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
518320320 EDI: CITICORP.COM Jun 10 2020 03:23:00 Citibank/Shell Oil,  
Citibank Corp/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518320323 EDI: IRS.COM Jun 10 2020 03:23:00 Internal Revenue Servic,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
518320319 EDI: JPMORGANCHASE Jun 10 2020 03:23:00 Chase Card Services, Attn: Bankruptcy,  
PO Box 15298, Wilmington, DE 19850-5298  
518320325 EDI: JPMORGANCHASE Jun 10 2020 03:23:00 Jpmcb Card, PO Box 15369,  
Wilmington, DE 19850-5369  
518320327 +E-mail/Text: bncnotices@becket-lee.com Jun 09 2020 23:40:30 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
518320328 EDI: PHINGENESIS Jun 10 2020 03:23:00 Mabt - Genesis Retail, Attn: Bankruptcy,  
PO Box 4477, Beaverton, OR 97076-4401  
518344491 +EDI: AGFINANCE.COM Jun 10 2020 03:18:00 OneMain, PO Box 3251, Evansville, IN 47731-3251  
518320329 EDI: AGFINANCE.COM Jun 10 2020 03:18:00 Onemain, PO Box 1010,  
Evansville, IN 47706-1010  
518320330 EDI: AGFINANCE.COM Jun 10 2020 03:18:00 Onemain Financial, Attn: Bankruptcy,  
601 NW 2nd St # 300, Evansville, IN 47708-1013  
518713617 EDI: PRA.COM Jun 10 2020 03:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
518713618 EDI: PRA.COM Jun 10 2020 03:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  
518399675 EDI: Q3G.COM Jun 10 2020 03:18:00 Quantum3 Group LLC as agent for, GFSPL LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 23

District/off: 0312-2

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518320324\* Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Specialized Loan Servicing LLC  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Scott J. Goldstein on behalf of Debtor Sheila Moylan sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6